

TABLE 34A
 ROCHESTER TELEPHONE CORPORATION
 POSTRETIREMENT WELFARE BENEFITS VALUATION
 AS OF JANUARY 1, 1992
 (Numbers may not add due to rounding)

31-Aug-92

GROUP: S & A

	<u>Lives</u>	<u>"1993 Cost-sharing"</u> <u>Medical Insurance</u>	<u>Part B</u> <u>Premiums</u>	<u>Reimbursement</u> <u>Account</u>	<u>Life</u> <u>Insurance</u>	<u>Telephone</u> <u>Discount</u>	<u>Grand</u> <u>Total</u>
<u>Accrued Liability @ 1/1/92</u>							
Retirees	0	\$0	\$0	\$0	\$0	\$0	\$0
Actives Eligible to Retire	0	0	0	0	0	0	0
Actives Not Yet Eligible to Retire	0	0	0	0	0	0	0
Total Accrued Liability (APBO)	0	\$0	\$0	\$0	\$0	\$0	\$0
<u>Annual Expense for 1992</u>							
Service Cost		\$0	\$0	\$0	\$0	\$0	\$0
Interest Cost		0	0	0	0	0	0
Amortization of Transition Obligation		0	0	0	0	0	0
Prior Service Cost		0	0	0	0	0	0
Gains and Losses		0	0	0	0	0	0
Expected Return on Plan Assets		0	0	0	0	0	0
Net Periodic Expense		\$0	\$0	\$0	\$0	\$0	\$0
<u>Pay-As-You-Go Expense</u>		\$0	\$0	\$0	\$0	\$0	\$0

Notes: (1) Discount Rate = 8% per annum.

(2) Transition Obligation is amortized over 20 years.

1992
UNREVALUED

TABLE 35A
 ROCHESTER TELEPHONE CORPORATION
 POSTRETIREMENT WELFARE BENEFITS VALUATION
 AS OF JANUARY 1, 1992
 (Numbers may not add due to rounding)

31 - Aug - 92

GROUP: SCHUYLER

	<u>Lives</u>	<u>"1993 Cost-sharing"</u> <u>Medical Insurance</u>	<u>Part B</u> <u>Premiums</u>	<u>Reimbursement</u> <u>Account</u>	<u>Life</u> <u>Insurance</u>	<u>Telephone</u> <u>Discount</u>	<u>Grand</u> <u>Total</u>
<u>Accrued Liability @ 1/1/92</u>							
Retirees	5	\$242,831	\$0	\$0	\$0	\$4,884	\$247,715
Actives Eligible to Retire	1	46,145	0	0	0	1,303	47,448
Actives Not Yet Eligible to Retire	14	124,734	0	0	0	2,448	127,182
Total Accrued Liability (APBO)	20	\$413,709	\$0	\$0	\$0	\$8,635	\$422,344
<u>Annual Expense for 1992</u>							
Service Cost		\$8,448	\$0	\$0	\$0	\$166	\$8,614
Interest Cost		32,598	0	0	0	672	33,269
Amortization of Transition Obligation		22,984	0	0	0	480	23,464
Prior Service Cost		0	0	0	0	0	0
Gains and Losses		0	0	0	0	0	0
Expected Return on Plan Assets		0	0	0	0	0	0
Net Periodic Expense		\$64,030	\$0	\$0	\$0	\$1,318	\$65,347
<u>Pay-As-You-Go Expense</u>		\$12,721	\$0	\$0	\$0	\$490	\$13,211

Notes: (1) Discount Rate = 8% per annum.

(2) Transition Obligation is amortized over 18 years.

TABLE 36A
 ROCHESTER TELEPHONE CORPORATION
 POSTRETIREMENT WELFARE BENEFITS VALUATION
 AS OF JANUARY 1, 1992
 (Numbers may not add due to rounding)

31-Aug-92

GROUP: SENECA GORHAM

	<u>Lives</u>	"1993 Cost-sharing" <u>Medical Insurance</u>	<u>Part B Premiums</u>	<u>Reimbursement Account</u>	<u>Life Insurance</u>	<u>Telephone Discount</u>	<u>Grand Total</u>
<u>Accrued Liability @ 1/1/92</u>							
Retirees	0	\$0	\$0	\$0	\$0	\$0	\$0
Actives Eligible to Retire	2	51,758	0	0	0	972	52,730
Actives Not Yet Eligible to Retire	32	304,908	0	0	0	4,451	309,359
Total Accrued Liability (APBO)	34	\$356,666	\$0	\$0	\$0	\$5,423	\$362,089
<u>Annual Expense for 1992</u>							
Service Cost		\$22,240	\$0	\$0	\$0	\$305	\$22,545
Interest Cost		28,522	0	0	0	434	28,956
Amortization of Transition Obligation		20,980	0	0	0	319	21,299
Prior Service Cost		0	0	0	0	0	0
Gains and Losses		0	0	0	0	0	0
Expected Return on Plan Assets		0	0	0	0	0	0
Net Periodic Expense		\$71,743	\$0	\$0	\$0	\$1,057	\$72,800
<u>Pay-As-You-Go Expense</u>		\$285	\$0	\$0	\$0	\$6	\$291

Notes: (1) Discount Rate = 8% per annum.

(2) Transition Obligation is amortized over 17 years.

TABLE 36A
 ROCHESTER TELEPHONE CORPORATION
 POSTRETIREMENT WELFARE BENEFITS VALUATION
 AS OF JANUARY 1, 1992
 (Numbers may not add due to rounding)

31-Aug-92

GROUP: SENECA GORHAM

	<u>Lives</u>	"1993 Cost-sharing" <u>Medical Insurance</u>	<u>Part B Premiums</u>	<u>Reimbursement Account</u>	<u>Life Insurance</u>	<u>Telephone Discount</u>	<u>Grand Total</u>
<u>Accrued Liability @ 1/1/92</u>							
Retirees	0	\$0	\$0	\$0	\$0	\$0	\$0
Actives Eligible to Retire	2	51,758	0	0	0	972	52,730
Actives Not Yet Eligible to Retire	32	304,908	0	0	0	4,451	309,359
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<u>Annual Expense for 1992</u>							
Service Cost		\$22,240	\$0	\$0	\$0	\$305	\$22,545
Interest Cost		28,522	0	0	0	434	28,956
Amortization of Transition Obligation		20,980	0	0	0	319	21,299
Prior Service Cost		0	0	0	0	0	0
Gains and Losses		0	0	0	0	0	0
Expected Return on Plan Assets		0	0	0	0	0	0
Net Periodic Expense		\$71,743	\$0	\$0	\$0	\$1,057	\$72,800
<u>Pay-As-You-Go Expense</u>		\$285	\$0	\$0	\$0	\$6	\$291

Notes: (1) Discount Rate = 8% per annum.

(2) Transition Obligation is amortized over 17 years.

TABLE 37A
 ROCHESTER TELEPHONE CORPORATION
 POSTRETIREMENT WELFARE BENEFITS VALUATION
 AS OF JANUARY 1, 1992
 (Numbers may not add due to rounding)

31-Aug-92

GROUP: SOUTHLAND

	<u>Lives</u>	<u>"1993 Cost-sharing"</u> <u>Medical Insurance</u>	<u>Part B</u> <u>Premiums</u>	<u>Reimbursement</u> <u>Account</u>	<u>Life Insurance</u>	<u>Telephone Discount</u>	<u>Grand Total</u>
<u>Accrued Liability @ 1/1/92</u>							
Retirees	18	\$527,300	\$0	\$0	\$47,526	\$0	\$574,826
Actives Eligible to Retire	4	126,575	0	0	0	0	126,575
Actives Not Yet Eligible to Retire	79	784,054	0	0	0	0	784,054
Total Accrued Liability (APBO)	101	\$1,437,929	\$0	\$0	\$47,526	\$0	\$1,485,455
<u>Annual Expense for 1992</u>							
Service Cost		\$59,581	\$0	\$0	\$0	\$0	\$59,581
Interest Cost		113,723	0	0	3,656	0	117,379
Amortization of Transition Obligation		71,896	0	0	2,376	0	74,273
Prior Service Cost		0	0	0	0	0	0
Gains and Losses		0	0	0	0	0	0
Expected Return on Plan Assets		0	0	0	0	0	0
Net Periodic Expense		\$245,201	\$0	\$0	\$6,032	\$0	\$251,233
<u>Pay-As-You-Go Expense</u>		\$33,432	\$0	\$0	\$3,728	\$0	\$37,160

Notes: (1) Discount Rate = 8% per annum.

(2) Transition Obligation is amortized over 20 years.

TABLE 38A
 ROCHESTER TELEPHONE CORPORATION
 POSTRETIREMENT WELFARE BENEFITS VALUATION
 AS OF JANUARY 1, 1992
 (Numbers may not add due to rounding)

31-Aug-92

GROUP: ST. CROIX

	<u>Lives</u>	<u>"1993 Cost-sharing"</u> <u>Medical Insurance</u>	<u>Part B</u> <u>Premiums</u>	<u>Reimbursement</u> <u>Account</u>	<u>Life</u> <u>Insurance</u>	<u>Telephone</u> <u>Discount</u>	<u>Grand</u> <u>Total</u>
<u>Accrued Liability @ 1/1/92</u>							
Retirees	0	\$0	\$0	\$0	\$0	\$0	\$0
Actives Eligible to Retire	0	0	0	0	0	0	0
Actives Not Yet Eligible to Retire	0	0	0	0	0	0	0
Total Accrued Liability (APBO)	0	\$0	\$0	\$0	\$0	\$0	\$0
<u>Annual Expense for 1992</u>							
Service Cost		\$0	\$0	\$0	\$0	\$0	\$0
Interest Cost		0	0	0	0	0	0
Amortization of Transition Obligation		0	0	0	0	0	0
Prior Service Cost		0	0	0	0	0	0
Gains and Losses		0	0	0	0	0	0
Expected Return on Plan Assets		0	0	0	0	0	0
Net Periodic Expense		\$0	\$0	\$0	\$0	\$0	\$0
<u>Pay-As-You-Go Expense</u>		\$0	\$0	\$0	\$0	\$0	\$0

Notes: (1) Discount Rate = 8% per annum.
 (2) Transition Obligation is amortized over 20 years.

TABLE 39A
 ROCHESTER TELEPHONE CORPORATION
 POSTRETIREMENT WELFARE BENEFITS VALUATION
 AS OF JANUARY 1, 1992
 (Numbers may not add due to rounding)

31-Aug-92

GROUP: SYLVAN LAKE - MANAGEMENT

	<u>Lives</u>	"1993 Cost-sharing" <u>Medical Insurance</u>	<u>Part B Premiums</u>	<u>Reimbursement Account</u>	<u>Life Insurance</u>	<u>Telephone Discount</u>	<u>Grand Total</u>
<u>Accrued Liability @ 1/1/92</u>							
Retirees	3	\$35,038	\$13,975	\$0	\$47,841	\$1,909	\$98,763
Actives Eligible to Retire	0	0	0	0	0	0	0
Actives Not Yet Eligible to Retire	4	78,805	16,128	0	24,502	1,507	120,942
Total Accrued Liability (APBO)	7	\$113,843	\$30,103	\$0	\$72,343	\$3,416	\$219,705
<u>Annual Expense for 1992</u>							
Service Cost		\$4,408	\$899	\$0	\$1,368	\$83	\$6,758
Interest Cost		9,018	2,364	0	5,655	266	17,303
Amortization of Transition Obligation		7,590	2,007	0	4,823	228	14,647
Prior Service Cost		0	0	0	0	0	0
Gains and Losses		0	0	0	0	0	0
Expected Return on Plan Assets		0	0	0	0	0	0
Net Periodic Expense		\$21,016	\$5,269	\$0	\$11,846	\$577	\$38,708
<u>Pay-As-You-Go Expense</u>		\$2,279	\$1,129	\$0	\$3,381	\$186	\$6,975

Notes: (1) Discount Rate = 8% per annum.
 (2) Transition Obligation is amortized over 15 years.

TABLE 40A
 ROCHESTER TELEPHONE CORPORATION
 POSTRETIREMENT WELFARE BENEFITS VALUATION
 AS OF JANUARY 1, 1992
 (Numbers may not add due to rounding)

31-Aug-92

GROUP: SYLVAN LAKE - NON-MANAGEMENT

	<u>Lives</u>	<u>"1993 Cost-sharing"</u> <u>Medical Insurance</u>	<u>Part B</u> <u>Premiums</u>	<u>Reimbursement</u> <u>Account</u>	<u>Life</u> <u>Insurance</u>	<u>Telephone</u> <u>Discount</u>	<u>Grand</u> <u>Total</u>
<u>Accrued Liability @ 1/1/92</u>							
Retirees	0	\$0	\$0	\$0	\$0	\$0	\$0
Actives Eligible to Retire	3	109,878	18,748	0	0	1,941	130,567
Actives Not Yet Eligible to Retire	13	117,207	15,332	0	0	1,639	134,178
Total Accrued Liability (APBO)	16	\$227,085	\$34,080	\$0	\$0	\$3,580	\$264,745
<u>Annual Expense for 1992</u>							
Service Cost		\$10,507	\$1,428	\$0	\$0	\$148	\$12,083
Interest Cost		18,156	2,726	0	0	286	21,168
Amortization of Transition Obligation		15,139	2,272	0	0	239	17,650
Prior Service Cost		0	0	0	0	0	0
Gains and Losses		0	0	0	0	0	0
Expected Return on Plan Assets		0	0	0	0	0	0
Net Periodic Expense		\$43,802	\$6,426	\$0	\$0	\$673	\$50,901
<u>Pay-As-You-Go Expense</u>		\$282	\$0	\$0	\$0	\$5	\$287

Notes: (1) Discount Rate = 8% per annum.
 (2) Transition Obligation is amortized over 15 years.

TABLE 41A
 ROCHESTER TELEPHONE CORPORATION
 POSTRETIREMENT WELFARE BENEFITS VALUATION
 AS OF JANUARY 1, 1992
 (Numbers may not add due to rounding)

31 - Aug - 92

GROUP: THORNTOWN

	<u>Lives</u>	<u>"1993 Cost-sharing"</u> <u>Medical Insurance</u>	<u>Part B Premiums</u>	<u>Reimbursement Account</u>	<u>Life Insurance</u>	<u>Telephone Discount</u>	<u>Grand Total</u>
<u>Accrued Liability @ 1/1/92</u>							
Retirees	1	\$56,055	\$11,573	\$0	\$0	\$0	\$67,628
Actives Eligible to Retire	1	56,112	9,265	0	0	0	65,377
Actives Not Yet Eligible to Retire	10	100,792	13,052	0	0	0	113,844
Total Accrued Liability (APBO)	12	\$212,959	\$33,890	\$0	\$0	\$0	\$246,849
<u>Annual Expense for 1992</u>							
Service Cost		\$9,088	\$1,142	\$0	\$0	\$0	\$10,230
Interest Cost		16,968	2,696	0	0	0	19,665
Amortization of Transition Obligation		10,141	1,614	0	0	0	11,755
Prior Service Cost		0	0	0	0	0	0
Gains and Losses		0	0	0	0	0	0
Expected Return on Plan Assets		0	0	0	0	0	0
Net Periodic Expense		\$36,198	\$5,452	\$0	\$0	\$0	\$41,649
<u>Pay-As-You-Go Expense</u>		\$1,745	\$378	\$0	\$0	\$0	\$2,123

Notes: (1) Discount Rate = 8% per annum.
 (2) Transition Obligation is amortized over 21 years.

TABLE 42A
 ROCHESTER TELEPHONE CORPORATION
 POSTRETIREMENT WELFARE BENEFITS VALUATION
 AS OF JANUARY 1, 1992
 (Numbers may not add due to rounding)

31 - Aug - 92

GROUP: URBAN

	<u>Lives</u>	<u>"1993 Cost-sharing"</u> <u>Medical Insurance</u>	<u>Part B</u> <u>Premiums</u>	<u>Reimbursement</u> <u>Account</u>	<u>Life</u> <u>Insurance</u>	<u>Telephone</u> <u>Discount</u>	<u>Grand</u> <u>Total</u>
<u>Accrued Liability @ 1/1/92</u>							
Retirees	0	\$0	\$0	\$0	\$0	\$0	\$0
Actives Eligible to Retire	3	0	0	6,580	0	0	6,580
Actives Not Yet Eligible to Retire	67	0	0	18,873	0	0	18,873
Total Accrued Liability (APBO)	70	\$0	\$0	\$25,453	\$0	\$0	\$25,453
<u>Annual Expense for 1992</u>							
Service Cost		\$0	\$0	\$1,464	\$0	\$0	\$1,464
Interest Cost		0	0	2,010	0	0	2,010
Amortization of Transition Obligation		0	0	1,340	0	0	1,340
Prior Service Cost		0	0	0	0	0	0
Gains and Losses		0	0	0	0	0	0
Expected Return on Plan Assets		0	0	0	0	0	0
Net Periodic Expense		\$0	\$0	\$4,814	\$0	\$0	\$4,814
<u>Pay-As-You-Go Expense</u>		\$0	\$0	\$671	\$0	\$0	\$671

Notes: (1) Discount Rate = 8% per annum.
 (2) Transition Obligation is amortized over 19 years.

TABLE 43A
 ROCHESTER TELEPHONE CORPORATION
 POSTRETIREMENT WELFARE BENEFITS VALUATION
 AS OF JANUARY 1, 1992
 (Numbers may not add due to rounding)

31-Aug-92

GROUP: VIROQUA

	<u>Lives</u>	<u>"1993 Cost-sharing"</u> <u>Medical Insurance</u>	<u>Part B</u> <u>Premiums</u>	<u>Reimbursement</u> <u>Account</u>	<u>Life</u> <u>Insurance</u>	<u>Telephone</u> <u>Discount</u>	<u>Grand</u> <u>Total</u>
<u>Accrued Liability @ 1/1/92</u>							
Retirees	28	\$904,827	\$0	\$0	\$0	\$12,273	\$917,100
Actives Eligible to Retire	1	18,518	0	0	0	285	18,803
Actives Not Yet Eligible to Retire	10	52,299	0	0	0	399	52,698
Total Accrued Liability (APBO)	39	\$975,644	\$0	\$0	\$0	\$12,957	\$988,601
<u>Annual Expense for 1992</u>							
Service Cost		\$4,461	\$0	\$0	\$0	\$33	\$4,494
Interest Cost		76,717	0	0	0	986	77,704
Amortization of Transition Obligation		54,202	0	0	0	720	54,922
Prior Service Cost		0	0	0	0	0	0
Gains and Losses		0	0	0	0	0	0
Expected Return on Plan Assets		0	0	0	0	0	0
Net Periodic Expense		\$135,381	\$0	\$0	\$0	\$1,739	\$137,120
<u>Pay-As-You-Go Expense</u>		\$34,005	\$0	\$0	\$0	\$1,285	\$35,290

Notes: (1) Discount Rate = 8% per annum.

(2) Transition Obligation is amortized over 18 years.

TABLE 44A
 ROCHESTER TELEPHONE CORPORATION
 POSTRETIREMENT WELFARE BENEFITS VALUATION
 AS OF JANUARY 1, 1992
 (Numbers may not add due to rounding)

31 - Aug - 92

GROUP: VISTA - IOWA

	<u>Lives</u>	<u>"1993 Cost-sharing"</u> <u>Medical Insurance</u>	<u>Part B</u> <u>Premiums</u>	<u>Reimbursement</u> <u>Account</u>	<u>Life</u> <u>Insurance</u>	<u>Telephone</u> <u>Discount</u>	<u>Grand</u> <u>Total</u>
<u>Accrued Liability @ 1/1/92</u>							
Retirees	77	\$2,485,925	\$0	\$0	\$507,419	\$0	\$2,993,344
Actives Eligible to Retire	31	1,279,970	0	0	102,906	0	1,382,876
Actives Not Yet Eligible to Retire	113	1,785,803	0	0	111,123	0	1,896,926
Total Accrued Liability (APBO)	221	\$5,551,698	\$0	\$0	\$721,448	\$0	\$6,273,146
<u>Annual Expense for 1992</u>							
Service Cost		\$142,292	\$0	\$0	\$9,415	\$0	\$151,708
Interest Cost		435,511	0	0	56,341	0	491,852
Amortization of Transition Obligation		297,912	0	0	38,714	0	336,626
Prior Service Cost		0	0	0	0	0	0
Gains and Losses		0	0	0	0	0	0
Expected Return on Plan Assets		0	0	0	0	0	0
Net Periodic Expense		\$875,715	\$0	\$0	\$104,471	\$0	\$980,185
<u>Pay-As-You-Go Expense</u>		\$219,859	\$0	\$0	\$35,035	\$0	\$254,894

Notes: (1) Discount Rate = 8% per annum.

(2) Accrued Benefit Cost as of January 1, 1992 equals \$550,509.

(3) Transition Obligation is the difference between the APBO and the Accrued Benefit Cost and is amortized over 17 years.

TABLE 45A
 ROCHESTER TELEPHONE CORPORATION
 POSTRETIREMENT WELFARE BENEFITS VALUATION
 AS OF JANUARY 1, 1992
 (Numbers may not add due to rounding)

31-Aug-92

GROUP: VISTA - MINNESOTA

	<u>Lives</u>	<u>"1993 Cost-sharing"</u> <u>Medical Insurance</u>	<u>Part B</u> <u>Premiums</u>	<u>Reimbursement</u> <u>Account</u>	<u>Life</u> <u>Insurance</u>	<u>Telephone</u> <u>Discount</u>	<u>Grand</u> <u>Total</u>
<u>Accrued Liability @ 1/1/92</u>							
Retirees	88	\$2,500,297	\$0	\$0	\$644,298	\$0	\$3,144,595
Actives Eligible to Retire	41	1,581,087	0	0	149,832	0	1,730,919
Actives Not Yet Eligible to Retire	388	3,180,632	0	0	223,808	0	3,404,440
Total Accrued Liability (APBO)	517	\$7,262,016	\$0	\$0	\$1,017,938	\$0	\$8,279,954
<u>Annual Expense for 1992</u>							
Service Cost		\$356,498	\$0	\$0	\$27,136	\$0	\$383,634
Interest Cost		571,906	0	0	79,570	0	651,476
Amortization of Transition Obligation		364,437	0	0	51,084	0	415,521
Prior Service Cost		0	0	0	0	0	0
Gains and Losses		0	0	0	0	0	0
Expected Return on Plan Assets		0	0	0	0	0	0
Net Periodic Expense		\$1,292,842	\$0	\$0	\$157,790	\$0	\$1,450,631
<u>Pay-As-You-Go Expense</u>		\$230,820	\$0	\$0	\$47,550	\$0	\$278,370

Notes: (1) Discount Rate = 8% per annum.

(2) Accrued Benefit Cost as of January 1, 1992 equals \$1,216,091.

(3) Transition Obligation is the difference between the APBO and the Accrued Benefit Cost and is amortized over 17 years.

**ROCHESTER TELEPHONE CORPORATION
POSTRETIREMENT WELFARE BENEFITS VALUATION
AS OF JANUARY 1, 1992
SUMMARY OF PRINCIPAL BENEFIT PROVISIONS**

	ELIGIBILITY	MONTHLY MEDICAL PREMIUMS	DURATION OF COVERAGE	PART B PREMIUM REIMBURSEMENT	MONTHLY TELEPHONE DISCOUNT	REIMBURSEMENT ACCOUNT
ROCHESTER TELEPHONE MANAGEMENT	Age 50 & 25 Years of Service Age 55 & 20 Years of Service 30 Years of Service Age 65 & 5 Years of Service	Retiree < 65: \$109.33 Spouse < 65: \$132.75 Individual ≥ 65: \$58.97	Retiree: Life Spouse: Life of Retiree	Yes	\$36.75	\$125.00/year
ROCHESTER TELEPHONE NON-MANAGEMENT - CWA	Same as Rochester Telephone Management	Retiree < 65: \$109.33 Spouse < 65: \$132.75 Individual ≥ 65: \$58.97	Retiree: Life Spouse: Life of Retiree	Yes Frozen @ \$28.60	\$36.75	\$125.00/year
ROCHESTER TELEPHONE NON-MANAGEMENT - RTWA	Same as Rochester Telephone Management	Retiree < 65: \$109.33 Spouse < 65: \$132.75 Individual ≥ 65: \$58.97	Retiree: Life Spouse: Life of Retiree	Yes Frozen @ \$29.90	\$36.75	\$125.00/year
RCI, ROTELCOM, RTBMC, & RTMC - MANAGEMENT	Same as Rochester Telephone Management	Retiree < 65: \$109.33 Spouse < 65: \$132.75 Individual ≥ 65: \$58.97	Retiree: Life Spouse: Life of Retiree	Yes	\$36.75	\$125.00/year
RCI, ROTELCOM, RTBMC, & RTMC - NON-MANAGEMENT	NO BENEFITS					
AUSABLE VALLEY MANAGEMENT	Age + Service = 80 Age 55 & 15 Years of Service 30 Years of Service Age 65	Retiree < 65: \$111.78 Spouse < 65: \$85.00 Individual ≥ 65: \$93.21	Retiree: Life Spouse: Life of Spouse	Yes	\$24.00	None
AUSABLE VALLEY NON-MANAGEMENT	Age + Service = 80 Age 55 & 15 Years of Service	Retiree < 65: \$111.78 Spouse < 65: \$85.00 Individual ≥ 65: \$93.21	Retiree: Life Spouse: Life of Spouse	Yes	\$24.00	None
BREEZEWOOD	NO BENEFITS					

APPENDIX B
ROCHESTER TELEPHONE CORPORATION
POSTRETIREMENT WELFARE BENEFITS VALUATION
AS OF JANUARY 1, 1992
SUMMARY OF PRINCIPAL BENEFIT PROVISIONS

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	ELIGIBILITY	MONTHLY MEDICAL PREMIUMS	DURATION OF COVERAGE	PART B PREMIUM REIMBURSEMENT	MONTHLY TELEPHONE DISCOUNT	REIMBURSEMENT ACCOUNT
CANTON *	Age 55 & Age+Service=80 30 Years of Service Age 65	Retiree <65: \$141.63 Spouse <65: \$211.48 Individual ≥ 65: \$113.32	Retiree: Life Spouse: Life of Spouse	None	\$25.00	None
C,C,&S	Age 58 & 10 Years of Service	Retiree <65: \$118.53 Spouse <65: \$181.03	Retiree: To Age 65 Spouse: Retiree Age 65	None	None	None
CITIZEN'S	NO BENEFITS					
DEPUE	Contract Employees	Retiree <65: \$154.99 Spouse <65: \$243.96 Individual ≥ 65: \$122.80	Retiree: Life Spouse: Life of Spouse	None	\$60.00	\$107.99/month
ENTERPRISE	Age 55 & Age+Service=75 Age 65 & 15 Years of Service	None	Retiree: Life Spouse: None	None	\$15.00	None
FAIRMOUNT	Contract Employees	Retiree <65: \$103.53	Retiree: To Age 65 Spouse: None	None	None	None
HIGHLAND	Age+Service=80 Age 55 & 15 Years of Service 30 Years of Service Age 65	Retiree <65: \$178.07 Spouse <65: \$260.69 Individual ≥ 65: \$69.90	Retiree: Life Spouse: Life of Spouse	Yes	\$20.00	None
ILL. TELCO GROUP	Contract Employees	Retiree <65: \$145.72 Spouse <65: \$263.03 Individual ≥ 65: \$116.58	Retiree: Life Spouse: Life of Spouse	None	None	None

* Only two current retirees at Canton Telephone Company receive retiree medical benefits.

APPENDIX B
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 POSTRETIREMENT WELFARE BENEFITS VALUATION
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	ELIGIBILITY	MONTHLY MEDICAL PREMIUMS	DURATION OF COVERAGE	PART B PREMIUM REIMBURSEMENT	MONTHLY TELEPHONE DISCOUNT	REIMBURSEMENT ACCOUNT
LAKESHORE	Contract Employees	Retiree <65: \$185.20 Spouse <65: \$254.82 Individual ≥ 65: \$278.00	Retiree: Life Spouse: Life of Spouse	Yes	\$12.50	None
LAKESWOOD	NO BENEFITS					
LAMAR	NO BENEFITS					
LONG DISTANCE NORTH	NO BENEFITS					
MINOT MANAGEMENT	Age 62 & 20 Years of Service Age 65 Disabled at any age	Retiree <65: \$122.34 Spouse <65: \$206.18 Individual ≥ 65: \$84.08	Retiree: Life Spouse: Life of Spouse	None	None	None
MINOT NON-MANAGEMENT	Age 62 & 20 Years of Service Age 65 Disabled at any age	Retiree <65: \$122.34 Spouse <65: \$206.18 Individual ≥ 65: \$84.08	Retiree: Life Spouse: Life of Spouse	None	None	None
MID-SOUTH	Contract Employees	Retiree <65: \$103.53	Retiree: To Age 65 Spouse: None	None	None	None
MIDWAY	NO BENEFITS					
MONDOVI	Age + Service = 85 Disabled at any age	Retiree <65: \$190.00 Spouse <65: \$84.00 Retiree ≥ 65: \$190.00 Spouse ≥ 65: \$112.00	Retiree: Life Spouse: Life of Retiree	None	\$13.20	None

APPENDIX B
ROCHESTER TELEPHONE CORPORATION
POSTRETIREMENT WELFARE BENEFITS VALUATION
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	ELIGIBILITY	MONTHLY MEDICAL PREMIUMS	DURATION OF COVERAGE	PART B PREMIUM REIMBURSEMENT	MONTHLY TELEPHONE DISCOUNT	REIMBURSEMENT ACCOUNT
MONROEVILLE	Contract Employees	Retiree < 65: \$121.68	Retiree: To Age 65 Spouse: None	None	None	None
MT. PULASKI	Age + Service = 85 Age 65	Retiree < 65: \$145.72 Spouse < 65: \$263.03 Individual ≥ 65: \$104.02	Retiree: Life Spouse: Life of Retiree	None	None	None
ONTONAGON *	Age + Service = 85 Age 55 & 30 Years of Service Age 65 & 10 Years of Service 25 Years of Service	Retiree < 65: \$158.71 Spouse < 65: \$204.38 Individual ≥ 65: \$110.70	Retiree: Life Spouse: Life of Spouse	Yes	<u>< 25 years service</u> \$17.00 <u>≥ 25 years service</u> Up to \$75.00	None
ORION	Contract Employees	Retiree < 65: \$201.50 Spouse < 65: \$300.70 Individual ≥ 65: \$95.00	Retiree: Life Spouse: Life of Spouse	Yes	1/2 of local svc assumed to be \$20	None
OSWAYO	Contract Employees	Retiree < 65: \$135.22 Spouse < 65: \$205.29 Individual ≥ 65: \$45.00	Retiree: Life Spouse: Life of Spouse	Yes (one retiree only)	\$22.00	None
S&A	NO BENEFITS					
SCHUYLER	Age 62 & 25 Years of Service	Retiree < 65: \$163.50 Spouse < 65: \$163.50 Individual ≥ 65: \$126.51	Retiree: Life Spouse: Life of Spouse	None	\$22.78	None
SENECA GORHAM	Age 60	Retiree < 65: \$158.46 Individual ≥ 65: \$100.88	Retiree: Life Spouse: None	None	\$10.00	None

* Employees not under employment contracts are only eligible to receive discounted telephone service when they retire.

APPENDIX B
 ROCHESTER TELEPHONE CORPORATION
 POSTRETIREMENT WELFARE BENEFITS VALUATION
 AS OF JANUARY 1, 1992
 SUMMARY OF PRINCIPAL BENEFIT PROVISIONS

	ELIGIBILITY	MONTHLY MEDICAL PREMIUMS	DURATION OF COVERAGE	PART B PREMIUM REIMBURSEMENT	MONTHLY TELEPHONE DISCOUNT	REIMBURSEMENT ACCOUNT
SOUTHLAND	Age 55 & 15 Years of Service	Retiree < 65: \$121.68 Spouse < 65: \$254.17 Individual ≥ 65: \$99.76	Retiree: Life Spouse: Life of Retiree	None	\$14.85	None
ST CROIX	NO BENEFITS					
SYLVAN LAKE MANAGEMENT	Age + Service = 80 Age 55 & 15 Years of Service 30 Years of Service Age 65	Retiree < 65: \$143.98 Spouse < 65: \$199.85 Individual ≥ 65: \$64.19	Retiree: Life Spouse: Life of Spouse	Yes	\$15.00	None
SYLVAN LAKE NON-MANAGEMENT	Age 55 & 15 Years of Service Age 65	Retiree < 65: \$143.98 Spouse < 65: \$199.85 Individual ≥ 65: \$64.19	Retiree: Life Spouse: Life of Spouse	Yes	\$15.00	None
THORNTOWN	Age 65 & 15 Years of Service 30 Years of Service Disabled at any age	Retiree < 65: \$124.73 Spouse < 65: \$197.40 Individual 65-70: \$95.36 Individual Over 70: \$114.00	Retiree: Life Spouse: Life of Retiree	Yes	None	None
URBAN	Age 55 & 15 Years of Service					\$100 times years of service/lump sum
VIROQUA	Age 55 & 25 Years of Service Age 60 Disabled at any age	<u>Retiree < 65</u> 2%/year of service x \$227.21 Individual ≥ 65: \$108.55	Retiree: Life Spouse: None	None	\$11.00 (Frozen)	None
VISTA	Age 55 & 5 Years of Service	<u>Individual < 65</u> Grandfathered Medicaen: \$265.35 Grandfathered Base Plus: \$96.50 Cencare: \$265.35 <u>Individual ≥ 65</u> Grandfathered Medicaen: \$265.35 Grandfathered Base Plus: \$96.50 Cencare: \$265.35	Retiree: Life Spouse: Life of Retiree	None	\$10.00 (those retired prior to March 1, 1991)	None

TABLE 33A
 ROCHESTER TELEPHONE CORPORATION
 POSTRETIREMENT WELFARE BENEFITS VALUATION
 AS OF JANUARY 1, 1992
 (Numbers may not add due to rounding)

31 - Aug - 92

GROUP: OSWAYO

	<u>Lives</u>	"1993 Cost-sharing" <u>Medical Insurance</u>	<u>Part B Premiums</u>	<u>Reimbursement Account</u>	<u>Life Insurance</u>	<u>Telephone Discount</u>	<u>Grand Total</u>
<u>Accrued Liability @ 1/1/92</u>							
Retirees	3	\$87,302	\$26,324	\$0	\$1,920	\$9,695	\$125,241
Actives Eligible to Retire	0	0	0	0	0	0	0
Actives Not Yet Eligible to Retire	0	0	0	0	0	0	0
Total Accrued Liability (APBO)	3	\$87,302	\$26,324	\$0	\$1,920	\$9,695	\$125,241
<u>Annual Expense for 1992</u>							
Service Cost		\$0	\$0	\$0	\$0	\$0	\$0
Interest Cost		6,694	2,081	0	148	745	9,668
Amortization of							
Transition Obligation		5,456	1,645	0	120	606	7,828
Prior Service Cost		0	0	0	0	0	0
Gains and Losses		0	0	0	0	0	0
Expected Return on Plan Assets		0	0	0	0	0	0
Net Periodic Expense		\$12,150	\$3,726	\$0	\$268	\$1,351	\$17,496
<u>Pay-As-You-Go Expense</u>		\$7,400	\$629	\$0	\$138	\$786	\$8,953

Notes: (1) Discount Rate = 8% per annum.

(2) Transition Obligation is amortized over 16 years.

TABLE 34A
 ROCHESTER TELEPHONE CORPORATION
 POSTRETIREMENT WELFARE BENEFITS VALUATION
 AS OF JANUARY 1, 1992
 (Numbers may not add due to rounding)

31 - Aug - 92

GROUP: S & A

	<u>Lives</u>	<u>"1993 Cost-sharing"</u> <u>Medical Insurance</u>	<u>Part B</u> <u>Premiums</u>	<u>Reimbursement</u> <u>Account</u>	<u>Life</u> <u>Insurance</u>	<u>Telephone</u> <u>Discount</u>	<u>Grand</u> <u>Total</u>
<u>Accrued Liability @ 1/1/92</u>							
Retirees	0	\$0	\$0	\$0	\$0	\$0	\$0
Actives Eligible to Retire	0	0	0	0	0	0	0
Actives Not Yet Eligible to Retire	0	0	0	0	0	0	0
Total Accrued Liability (APBO)	0	\$0	\$0	\$0	\$0	\$0	\$0
<u>Annual Expense for 1992</u>							
Service Cost		\$0	\$0	\$0	\$0	\$0	\$0
Interest Cost		0	0	0	0	0	0
Amortization of Transition Obligation		0	0	0	0	0	0
Prior Service Cost		0	0	0	0	0	0
Gains and Losses		0	0	0	0	0	0
Expected Return on Plan Assets		0	0	0	0	0	0
Net Periodic Expense		\$0	\$0	\$0	\$0	\$0	\$0
<u>Pay-As-You-Go Expense</u>		\$0	\$0	\$0	\$0	\$0	\$0

Notes: (1) Discount Rate = 8% per annum.

(2) Transition Obligation is amortized over 20 years.

TABLE 35A
 ROCHESTER TELEPHONE CORPORATION
 POSTRETIREMENT WELFARE BENEFITS VALUATION
 AS OF JANUARY 1, 1992
 (Numbers may not add due to rounding)

31 - Aug - 92

GROUP: SCHUYLER

	<u>Lives</u>	<u>"1993 Cost-sharing"</u> <u>Medical Insurance</u>	<u>Part B</u> <u>Premiums</u>	<u>Reimbursement</u> <u>Account</u>	<u>Life</u> <u>Insurance</u>	<u>Telephone</u> <u>Discount</u>	<u>Grand</u> <u>Total</u>
<u>Accrued Liability @ 1/1/92</u>							
Retirees	5	\$242,831	\$0	\$0	\$0	\$4,884	\$247,715
Actives Eligible to Retire	1	46,145	0	0	0	1,303	47,448
Actives Not Yet Eligible to Retire	14	124,734	0	0	0	2,448	127,182
Total Accrued Liability (APBO)	20	\$413,709	\$0	\$0	\$0	\$8,635	\$422,344
<u>Annual Expense for 1992</u>							
Service Cost		\$8,448	\$0	\$0	\$0	\$166	\$8,614
Interest Cost		32,598	0	0	0	672	33,269
Amortization of							
Transition Obligation		22,984	0	0	0	480	23,464
Prior Service Cost		0	0	0	0	0	0
Gains and Losses		0	0	0	0	0	0
Expected Return on Plan Assets		0	0	0	0	0	0
Net Periodic Expense		\$64,030	\$0	\$0	\$0	\$1,318	\$65,347
<u>Pay-As-You-Go Expense</u>		\$12,721	\$0	\$0	\$0	\$490	\$13,211

Notes: (1) Discount Rate = 8% per annum.

(2) Transition Obligation is amortized over 18 years.

TABLE 36A
 ROCHESTER TELEPHONE CORPORATION
 POSTRETIREMENT WELFARE BENEFITS VALUATION
 AS OF JANUARY 1, 1992
 (Numbers may not add due to rounding)

31-Aug-92

GROUP: SENECA GORHAM

	<u>Lives</u>	<u>"1993 Cost-sharing"</u> <u>Medical Insurance</u>	<u>Part B</u> <u>Premiums</u>	<u>Reimbursement</u> <u>Account</u>	<u>Life</u> <u>Insurance</u>	<u>Telephone</u> <u>Discount</u>	<u>Grand</u> <u>Total</u>
<u>Accrued Liability @ 1/1/92</u>							
Retirees	0	\$0	\$0	\$0	\$0	\$0	\$0
Actives Eligible to Retire	2	51,758	0	0	0	972	52,730
Actives Not Yet Eligible to Retire	32	304,908	0	0	0	4,451	309,359
Total Accrued Liability (APBO)	34	\$356,666	\$0	\$0	\$0	\$5,423	\$362,089
<u>Annual Expense for 1992</u>							
Service Cost		\$22,240	\$0	\$0	\$0	\$305	\$22,545
Interest Cost		28,522	0	0	0	434	28,956
Amortization of Transition Obligation		20,980	0	0	0	319	21,299
Prior Service Cost		0	0	0	0	0	0
Gains and Losses		0	0	0	0	0	0
Expected Return on Plan Assets		0	0	0	0	0	0
Net Periodic Expense		\$71,743	\$0	\$0	\$0	\$1,057	\$72,800
<u>Pay-As-You-Go Expense</u>		\$285	\$0	\$0	\$0	\$6	\$291

Notes: (1) Discount Rate = 8% per annum.

(2) Transition Obligation is amortized over 17 years.

TABLE 37A
 ROCHESTER TELEPHONE CORPORATION
 POSTRETIREMENT WELFARE BENEFITS VALUATION
 AS OF JANUARY 1, 1992
 (Numbers may not add due to rounding)

31 - Aug - 92

GROUP: SOUTHLAND

	<u>Lives</u>	<u>"1993 Cost-sharing"</u> <u>Medical Insurance</u>	<u>Part B</u> <u>Premiums</u>	<u>Reimbursement</u> <u>Account</u>	<u>Life</u> <u>Insurance</u>	<u>Telephone</u> <u>Discount</u>	<u>Grand</u> <u>Total</u>
<u>Accrued Liability @ 1/1/92</u>							
Retirees	18	\$527,300	\$0	\$0	\$47,526	\$0	\$574,826
Actives Eligible to Retire	4	126,575	0	0	0	0	126,575
Actives Not Yet Eligible to Retire	79	784,054	0	0	0	0	784,054
Total Accrued Liability (APBO)	101	\$1,437,929	\$0	\$0	\$47,526	\$0	\$1,485,455
<u>Annual Expense for 1992</u>							
Service Cost		\$59,581	\$0	\$0	\$0	\$0	\$59,581
Interest Cost		113,723	0	0	3,656	0	117,379
Amortization of Transition Obligation		71,896	0	0	2,376	0	74,273
Prior Service Cost		0	0	0	0	0	0
Gains and Losses		0	0	0	0	0	0
Expected Return on Plan Assets		0	0	0	0	0	0
Net Periodic Expense		\$245,201	\$0	\$0	\$6,032	\$0	\$251,233
<u>Pay-As-You-Go Expense</u>		\$33,432	\$0	\$0	\$3,728	\$0	\$37,160

Notes: (1) Discount Rate = 8% per annum.
 (2) Transition Obligation is amortized over 20 years.

TABLE 38A
 ROCHESTER TELEPHONE CORPORATION
 POSTRETIREMENT WELFARE BENEFITS VALUATION
 AS OF JANUARY 1, 1992
 (Numbers may not add due to rounding)

31 - Aug - 92

GROUP: ST. CROIX

	<u>Lives</u>	<u>"1993 Cost-sharing"</u> <u>Medical Insurance</u>	<u>Part B Premiums</u>	<u>Reimbursement Account</u>	<u>Life Insurance</u>	<u>Telephone Discount</u>	<u>Grand Total</u>
<u>Accrued Liability @ 1/1/92</u>							
Retirees	0	\$0	\$0	\$0	\$0	\$0	\$0
Actives Eligible to Retire	0	0	0	0	0	0	0
Actives Not Yet Eligible to Retire	0	0	0	0	0	0	0
Total Accrued Liability (APBO)	0	\$0	\$0	\$0	\$0	\$0	\$0
<u>Annual Expense for 1992</u>							
Service Cost		\$0	\$0	\$0	\$0	\$0	\$0
Interest Cost		0	0	0	0	0	0
Amortization of Transition Obligation		0	0	0	0	0	0
Prior Service Cost		0	0	0	0	0	0
Gains and Losses		0	0	0	0	0	0
Expected Return on Plan Assets		0	0	0	0	0	0
Net Periodic Expense		\$0	\$0	\$0	\$0	\$0	\$0
<u>Pay-As-You-Go Expense</u>		\$0	\$0	\$0	\$0	\$0	\$0

Notes: (1) Discount Rate = 8% per annum.

(2) Transition Obligation is amortized over 20 years.

TABLE 39A
 ROCHESTER TELEPHONE CORPORATION
 POSTRETIREMENT WELFARE BENEFITS VALUATION
 AS OF JANUARY 1, 1992
 (Numbers may not add due to rounding)

31-Aug-92

GROUP: SYLVAN LAKE - MANAGEMENT

	<u>Lives</u>	<u>"1993 Cost-sharing"</u> <u>Medical Insurance</u>	<u>Part B</u> <u>Premiums</u>	<u>Reimbursement</u> <u>Account</u>	<u>Life</u> <u>Insurance</u>	<u>Telephone</u> <u>Discount</u>	<u>Grand</u> <u>Total</u>
<u>Accrued Liability @ 1/1/92</u>							
Retirees	3	\$35,038	\$13,975	\$0	\$47,841	\$1,909	\$98,763
Actives Eligible to Retire	0	0	0	0	0	0	0
Actives Not Yet Eligible to Retire	4	78,805	16,128	0	24,502	1,507	120,942
Total Accrued Liability (APBO)	7	\$113,843	\$30,103	\$0	\$72,343	\$3,416	\$219,705
<u>Annual Expense for 1992</u>							
Service Cost		\$4,408	\$899	\$0	\$1,368	\$83	\$6,758
Interest Cost		9,018	2,364	0	5,655	266	17,303
Amortization of Transition Obligation		7,590	2,007	0	4,823	228	14,647
Prior Service Cost		0	0	0	0	0	0
Gains and Losses		0	0	0	0	0	0
Expected Return on Plan Assets		0	0	0	0	0	0
Net Periodic Expense		\$21,016	\$5,269	\$0	\$11,846	\$577	\$38,708
<u>Pay-As-You-Go Expense</u>		\$2,279	\$1,129	\$0	\$3,381	\$186	\$6,975

Notes: (1) Discount Rate = 8% per annum.

(2) Transition Obligation is amortized over 15 years.